

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ottie Skipper
Debtor

Case No. 17-02215-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

Date Rcvd: Sep 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2017.

db +Ottie Skipper, 17 East Halley Street, Mount Union, PA 17066-1816
4934670 +Aaron's, 14 Supercenter Plaza Dr., Lewistown, PA 17044-8940
4934673 +Central PA Asthma & Allergy, c/o Credit Control Collections, 2410 Broad Ave., Altoona, PA 16601-1940
4934674 +Comcast, c/o Stellar Recovery, Inc., 1327 Hwy. 2 W, Kalispell, MT 59901-3413
4934678 +First National Bank of Pennsylvania, 18 E. Shirley St., Mt. Union, PA 17066-1384
4934680 +Holiday Financial, 112 Hollidaysburg Plaza, Duncansville, PA 16635-8410
4934683 Montgomery Ward, 515 S. 21st St., Clinton, IA 52732
4934684 +Mount Union Ambulance, c/o Commercial Acceptance Co., P.O. Box 607, Norwood, MA 02062-0607
4934685 +Penelec, P.O. Box 16001, Reading, PA 19612-6001
4934687 +Progressive Insurance Company, c/o Receivable Management Services, 240 Emery St., Bethlehem, PA 18015-1980
4934688 Swiss Colony, 515 S. 21st St., Clinton, IA 52732
4934692 +UGI Central Penn Has, c/o Torres Credit Services, 27 Fairview, Carlisle, PA 17015-3200
4934694 Williamsburg Family Practice, c/o Credit Control Collection, 2410 Brand Ave., Altoona, PA 16601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4934675 +EDI: NAVIENTFKASMDOE.COM Sep 14 2017 19:23:00 Dept. of Education / Navient, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
4934676 +E-mail/Text: bknocice@erccollections.com Sep 14 2017 19:17:07 Enhanced Recovery Corp., 8014 Bayberry Rd., Jacksonville, FL 32256-7412
4934677 +EDI: BLUESTEM Sep 14 2017 19:23:00 Fingerhut, 6250 Ridgewood ROA, St. Cloud, MN 56303-0820
4934679 +EDI: AMINFOFP.COM Sep 14 2017 19:23:00 First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
4934682 +EDI: RESURGENT.COM Sep 14 2017 19:23:00 LVNV Funding, LLC, P.O. Box 10497, Greenville, SC 29603-0497
4934686 +E-mail/Text: pprice@arbrecovery.com Sep 14 2017 19:17:09 Pinnacle Health Hospitals, c/o Arcadia Recovery Bureau, 645 Penn St., Fl. 4, Reading, PA 19601-3559
4934690 +E-mail/Text: DATA@COLLECTIONCENTERIND.COM Sep 14 2017 19:17:21 The Meadows, c/o Collection Center, Inc., P.O. Box 8666, Lancaster, PA 17604-8666
4934691 +E-mail/Text: trisha.diaz@receivemorerm.com Sep 14 2017 19:17:03 Town & Country Animal Hospital, c/o Diversified Service Group, 2250 E. Devon Ave., Ste. 352, Des Plaines, IL 60018-4521
4934693 +EDI: VERIZONWIRE.COM Sep 14 2017 19:23:00 Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4934671 AAS Debt Recovery, Inc.
4934672 Arcadia Recovery Bureau
4934681 Lisa Hiedle
4934689 The General Insurance, c/o Credit Collection Service

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0314-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Sep 14, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2017 at the address(es) listed below:

Donald M Hahn on behalf of Debtor Ottie Skipper dhahn@mittanylaw.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Ottie Skipper**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7115**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:17-bk-02215-RNO**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ottie Skipper
pka Ottie Hockenberry

By the court:

September 14, 2017

Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.